LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

THE CLAIMS:

1   1.   (Currently Amended) A method, comprising:

2   storing, in at least one database within a portable first computing device, financial

3   transaction data and budgetary data;

4   evaluating said transaction data using said budgetary data to determine at least whether a

5   transaction value exceeds a budgetary constraint;

6   displaying, upon a display device, a message indicative of the results of said evaluation;

7   and

8   periodically synchronizing said financial transaction data and budgetary data stored in

9   said at least one database of said portable computing device with financial transaction data and

10   budgetary data stored in at least one corresponding database within a second computing device;

11   ~~each of said first and second computing devices cooperating to track expenditures associated~~

12   ~~with at least one budgetary item.~~

1   2.   (original) The method of claim 1, further comprising:

2   generating, at one of said first and second computing devices operating as a

3   master computing device, a report indicative of transaction patterns associated with at least said

4   first and second computing devices.

1   3.   (original) The method of claim 1, further comprising:

2   storing, in one of said first computing device and second computing device,

3   accounts data including information pertaining to accessible financial accounts, said accounts

4   database providing available credit or debit amounts to update budgetary data during said step of

5   synchronizing.

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1 4.   (original) The method of claim 1, wherein said transaction data comprises a plurality of
2 records, each record comprising at least an account number field, a transaction amount field and
3 a budgetary item identifier field, said account number field identifying a credit or debit account
4 funding a respective transaction, said transaction amount field identifying the value of said
5 respective transaction, said budgetary item identifier field identifying the type of said respective
6 transaction.

1 5.   (original) The method of claim 4, wherein each transaction data record further comprises
2 a budget indicator field for indicating whether said respective transaction is appropriate with
3 respect to a corresponding budgetary constraint.

1 6.   (original) The method of claim 3, wherein said accounts data comprises a plurality of
2 records, each record comprising at least an account number field, an account type field, an
3 institution field and an available balance field, said account number field identifying a credit or
4 debit account, said account type field identifying the type of account, said institution field
5 identifying the financial institution associated with said account, and said available balance field
6 identifying an available balance or credit limit associated with said account.

1 7.   (original) The method of claim 1, wherein said budgetary data comprises a plurality of
2 records, each record comprising at least a budgetary item identifier field, an annual budget field
3 and a periodic budget field.

1 8.   (original) The method of claim 7, further comprising:
2   correlating individual transactions with associated annual budgets via the budgetary item
3 identifier field of the transaction data and accounts data; and
4   determining whether at least one of the annual and periodic budgets associated
5 with the transaction type are exceeded by a particular transaction.

1 9.   (original) The method of claim 7, wherein the budgetary database further comprises a
2 periodicity field and a fixed/variable payment field.

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1 10.   (original) The method of claim 1, further comprising:

2   in the case of an evaluation indicative of exceeding a budgetary constraint,

3 displaying upon said display device a message indicative of said budgetary constraint being

4 exceeded.

1 11.   (original) The method of claim 4, wherein a transacting entity utilizing one of said first

2 and second computing devices inputs transaction data contemporaneous to effecting said

3 transaction, said displayed message indicating to said transacting entity whether said respective

4 transaction should proceed.

    12-23. (cancelled)

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